



# FEMA

Congressional Affairs  
DR-4116-Illinois  
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June 13, 2013  
DR-4116-IL NR-048  
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## **Congressional Advisory**

### **Content**

#### **1) Apply For FEMA Assistance Even If You Have Flood Insurance**

## **NEWS Release**

#### **1) Apply For FEMA Assistance Even If You Have Flood Insurance**

**AURORA, Ill.** – FEMA disaster assistance may sometimes cover damages that flood insurance does not.

Illinois residents affected by the severe storms and flooding from April 16 to May 5 need to apply for disaster assistance even if they have insurance. You must apply directly with FEMA. **Filing a flood insurance claim or meeting with your insurance agent does not register you with FEMA.**

However, you do need to file your insurance claim with your insurance company, and you must apply with FEMA before the deadline of July 9. Failure to do so will affect your eligibility for FEMA disaster assistance.

Once you have applied, you have 12 months to tell FEMA if your insurance coverage was sufficient and to be considered for FEMA disaster assistance. By law, FEMA cannot provide money to individuals or households for losses that are covered by insurance.

After filing a flood insurance claim, if any of the following situations occurs, FEMA may be able to provide some assistance:

- **Your settlement was delayed longer than 30-days from the time you filed a claim.**
- **Your settlement doesn't cover all of your disaster-related needs.**
- **You exhausted the additional living expenses provided by your insurance.**
- **You are unable to locate rental resources in your area.**

**Fax (1-800-827-8112) or mail a letter to FEMA explaining the circumstances to:**  
**FEMA – Individuals & Households Program**  
**National Processing Service Center**  
**P.O. Box 10055**  
**Hyattsville, MD 20782-8055**

**It is not necessary to visit a Disaster Recovery Center (DRC) to register with FEMA.** Individuals can register online at [www.disasterassistance.gov](http://www.disasterassistance.gov) or via web-enabled phone at [m.fema.gov](http://m.fema.gov). Applicants may also call 800-621-3362 or (TTY) 800-462-7585. People who use 711-Relay or Video Relay Services (VRS) can call 800-621-3362. For more information visit the Illinois Disaster website [www.fema.gov/disaster/4116](http://www.fema.gov/disaster/4116). Multilingual phone operators are available on the FEMA helpline. Choose Option 2 for Spanish and Option 3 for other languages.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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